

## *Claims*

What is claimed is:

1. A method for secure mutual authentication comprising the steps of:

authenticating a customer at a first web site;

receiving a selection from said customer at said first web site requiring transfer to a second web site;

generating an authentication message for said customer at said first web site, said authentication message devoid of intelligent information of said customer; and

transferring said authentication message from said first web site to said second web site for authentication of said customer by said second web site.

2. The method of claim 1, wherein the step of generating an authentication message comprises incorporating a customer pseudonym into said authentication message, said customer pseudonym uniquely identifying said customer and devoid of intelligent information of said customer.

3. The method of claim 2, wherein the step of generating an authentication message further comprises randomly generating said customer pseudonym.

4. The method of claim 2, wherein the step of generating an authentication message further comprises incorporating a date/time stamp, a partner name and an optional uniform resource locator (URL) with a return address for said first web site into said authentication message.

5. The method of claim 1, wherein the step of generating an authentication message comprises incorporating a source identifier, a date/time stamp, an optional return URL, a customer pseudonym, a cryptographic key, a transaction identification and authenticated data for the first web site into said authentication message.

6. The method of claim 5, wherein said authenticated data comprises said date/time stamp, said optional return URL, said customer pseudonym, said transaction identification, and a partner name.

7. The method of claim 1, further comprising the step of authenticating said customer at said second web site using said authentication message generated by said first web site.

8. A computer for performing the method of claim 1.

9. A computer-readable medium having software for performing the method of claim 1.

10. A method for secure mutual authentication comprising the steps of:  
receiving at a second web site an authentication message for a customer from a first web site, said customer previously authenticated by said first web site, said authentication message

generated by said first web site, said authentication message devoid of intelligent information of said customer; and

authenticating said customer at said second web site using said authentication message generated by said first web site.

11. The method of claim 10, wherein the step of authenticating said customer at said second web site occurs when said customer has previously visited said second web site, and further comprising the step of prompting said customer to log in to said second web site when said customer has not previously visited said second web site.

12. The method of claim 10, wherein said authentication message comprises a uniform resource locator (URL) with a return address for said first web site, and further comprising the step of returning said customer from said second web site to said first web site using said URL without further authentication by said first web site.

13. The method of claim 10, further comprising the step of generating said authentication message for said customer at said first web site.

14. A computer for performing the method of claim 10.

15. A computer-readable medium having software for performing the method of claim 10.

16. A computer system for secure mutual authentication comprising a first web site and a second web site;

said first web site to authenticate a customer, receive a selection from said customer requiring transfer to said second web site, generate an authentication message, and transfer said authentication message from said first web site to said second web site, said authentication message devoid of intelligent information of said customer; and

said second web site to receive said authentication message for said customer from said first web site and authenticate said customer using said authentication message generated by said first web site.

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